

TERMS AND CONDITIONS GOVERNING BEST SG-IDR FUNDS TRANSFER PROMOTION 2025

1. The SG-IDR Funds Transfer Promotion ("Promotion") is open to existing customers of CIMB Bank Berhad, Singapore Branch ("CIMB Bank") who perform funds transfer to his/her own CIMB Niaga account ("Funds Transfer") via the CIMB Singapore Clicks Internet Banking or CIMB Singapore Clicks on Mobile (collectively, "CIMB E-Channels") with one of the following deposit accounts:
 - a. CIMB StarSaver;
 - b. CIMB StarSaver (Savings);
 - c. CIMB FastSaver;
 - d. SGD Current Account CIMB StarSaver-i;
 - e. CIMB StarSaver (Savings)-i; or
 - f. CIMB FastSaver-i
2. The Promotion shall be for a period ("Promotional Period") commencing from 1 January 2025 to 31 December 2025
3. Under this Promotion, customers can submit a claim for a reimbursement of the difference between a Competitive Rate and the rate given by CIMB Bank (net off any remittance service fee, if applicable) ("Reimbursement") in respect of a Funds Transfer that has been performed by the customer.
4. A Competitive Rate refers to the "Buy SGD, SELL IDR" exchange rate offered by any other bank, or licensed remittance service provider or money changers ("Service Provider") in Singapore via their internet banking website or mobile application or over-the-counter, and which must:
 - a. not be offered as part of, in connection with, or as a result of a promotion/campaign/product or being a member of any loyalty programme.
 - b. be based on the same transaction amount as the Funds Transfer.
 - c. be better than CIMB Bank's "Buy SGD, SELL IDR" exchange rate; and
 - d. be available for general public viewing.
5. An illustration is provided below:

Example 1:

Description	CIMB Bank	Other Bank / Service Provider
Buy SGD Sell IDR Exchange Rate	9.10	9.20
SGD Funds Transfer Amount	\$5,495	\$5,376
IDR Received	IDR50,000	IDR50,000
Remittance Service	\$0	\$5

CIMB Bank will credit a cash reimbursement of S\$55 ($S\$5,495 - S\$5,376 - S\5.00) to the customer's deposit account used for the Funds Transfer.

Example 2:

Description	CIMB Bank	Other Bank / Service Provider
Buy SGD Sell IDR Exchange Rate	9.30	9.20
SGD Funds Transfer Amount	\$5,376	\$5,365
IDR Received	IDR50,000	IDR50,000
Remittance Service	\$0	\$15

No reimbursement as the total cost to perform the transfer with the Service Provider ($\text{S\$}5,365 + \text{S\$}15.00 = \text{S\$}5,380$) is more than CIMB Bank ($\text{S\$}5,376$).

6. Claims must be emailed to AtYourService@cimb.com within 3 days of the Funds Transfer being performed and must satisfy the following:
 - a. Submission of a screenshot displaying in detail the following information:
 - i. Complete website URL Address (Internet Banking) or mobile phone screenshot with bank's identity clearly shown (Mobile Internet Banking) or picture of Foreign Exchange rate and remittance service fee offered by the Service Provider.
 - ii. In the event that there is no proof of amount of remittance service fee, CIMB Bank will assume a remittance service fee of S\$15 when calculating the final Reimbursement amount.
 - iii. Foreign Exchange "Buy SGD, Sell IDR" rates must be indicated clearly; and
 - iv. Complete date and time of capturing screenshots/picture of Foreign Exchange Rate and remittance service fee. Information indicated in the screenshots/picture must be taken within 1 hour from the time a Funds Transfer is performed via CIMB E-Channels and must not be offered as part of or in connection with a promotion, campaign, product, privilege, or discount by the Service Provider.
 - b. All screenshots must be accompanied by the following details:
 - i. Full Name.
 - ii. Last 4 digits of the account number held with CIMB Bank Berhad, Singapore Branch; and
 - iii. Contact number.
7. The claims for Reimbursement submitted under this Promotion are subject to a cap of S\$100.00 per customer per day.
8. CIMB Bank will review and process (if valid) each claim within 3 working days from the time of receipt of claim by CIMB Bank at email address AtYourService@cimb.com, provided all required information and documents are duly submitted.
9. All screenshots and submitted evidence are subjected to verification by CIMB Bank.

10. CIMB Bank will not accept screenshots or other submitted evidence that cannot be independently confirmed by CIMB Bank.
11. Customers who have successfully submitted a valid claim will be notified via email and the Reimbursement amount will be credited into their deposit account used for the Funds Transfer.

General Terms and Conditions

1. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on participants in this Promotion with effect from the earliest of the following:
 - a. the date CIMB Bank places notice of such changes on its Singapore website.
 - b. the day after CIMB Bank sends notice of such changes to the participant's last known address in the records of CIMB Bank by ordinary post; or
 - c. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
2. CIMB Bank's decision on all matters relation to this Promotion is final and binding and no further correspondence will be entertained.
3. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
4. The deposit account used for the Funds Transfer must be validly existing (i.e., must not be suspended, cancelled, or terminated), in good standing and conducted in a proper and satisfactory manner as determined by CIMB Bank in its sole discretion at the time of crediting the cash reimbursement. In the event that the deposit account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the cash reimbursement is credited into the said account, CIMB Bank reserves the right not to credit the cash reimbursement.
5. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available at www.cimb.com.sg) apply.
6. These terms and conditions shall be governed by the laws of Singapore and all participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
7. All information relating to the Promotion is correct at the time of publishing or posting online.



Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

CIMB Bank Berhad (197201001799 (13491-P))